

April 2015

Emergency Preparedness Pointers

Ready For A Rainy Day

April showers can bring May flowers, but they also can bring floods and mudslides. April is also National Financial Literacy Month. That combination of things makes it a good month to make sure that you are as prepared as you can be financially for a disaster. Financial resources and important document preservation should be part of the planning and 72 hour Kit building cycle. A disaster event may or may not separate a community from outside supplies and essential services. One way to maximize flexibility post-disaster is to have a variety of options when it comes to finances and documentation.

Financial Resources At The Ready

Sometimes it is best to keep the process as simple as possible and just key on some of the larger elements that will help make recovery an easier process. Consider these basic steps as part of your preparedness planning.

Keep cash on hand	Hidden safely within the 72 hour Kit should be a supply of cash, in small denominations and maybe some Traveler's Checks. The total amount needed depends on how many people are being supported by it, but if possible, a few hundred dollars should be put away.
Have a list with account numbers and institution phone numbers	In a secured container, keep an up-to-date list of credit and debit card numbers, bank accounts, mortgage accounts and car loans along with contact information for all of the institutions related to these items.
Flood/Fire proof documents	The secured container used to store the documents should be a waterproof, fire safe box. There are a variety of small personal safes that will meet these criteria, but they are generally a little big to be carrying inside a backpack sized 72 hour kit. This is why the container must be able to protect the contents from the environment if it is accidentally left behind during a hurried evacuation.
Electronic alternatives	Smart phones or tablets can store copies of the documents and lists through a variety of apps and software products. Make sure that all of the electronic storage is kept in a password protected format.
Share the wealth and the responsibility	Make sure more than one person in the household has cash, a credit/debit card and a checkbook. If you are separated and unable to reach one another, each will have to care for themselves until conditions change.
Designate an emergency-only credit card	If possible, have a credit card that is strictly for emergency use. It should have enough credit available to purchase food and other needed supplies for a week. Using a card could make it easier to document disaster related expenses that may be reimbursed by your insurance company or other assistance program, depending on the severity of the event.
If possible, contact card issuers	Using a card will only be possible if power and other services are available. But that possibility may exist within the damaged area or in a location you evacuated to that is unaffected by the event. In this case, contact the card issuers to alert them of what has happened and where you can now be reached. Ask if there are any special terms that may temporarily waive fees or raise limits if needed.

